

In re:

Frances Espinosa

Debtor

Case No. 19-15114-elf

Chapter 13

District/off: 0313-2

User: admin

Page 1 of 2

Date Rcvd: Jan 26, 2022

Form ID: pdf900

Total Noticed: 26

The following symbols are used throughout this certificate:

**Symbol****Definition**  
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.**CERTIFICATE OF NOTICE****Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 28, 2022:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	Frances Espinosa, 823 Roslyn Avenue, Glenside, PA 19038-3806
14438327	Albert J. Scarafone, Esquire, Hill, Friedland & Scarafone, 1717 Swede Road, Suite 200, Blue Bell, PA 19422-3372
14373751	+ Cenlar, PO Box 77404, Ewing, NJ 08628-6404
14373752	+ Chrylser Capital, Attn: Bankruptcy Dept., P.O. Box 961278, Fort Worth, TX 76161-0278
14373754	+ KML Law Group, P.C., Suite 5000 BNY Mellon Independ, 701 Market Street, Philadelphia, PA 19106-1541
14650780	+ LAKEVIEW LOAN SERVICING, LLC, C/O Rebecca Solarz, Esq., KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14381854	+ LakeView Loan Servicing, LLC., c/o REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Street, Suite 5000 Philadelphia, PA 19106-1541
14373755	Lakeview Loan Servicing LLC, 426 Phillips Boulevard, Ewing, NJ 08618
14409131	+ Lakeview Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
14651139	+ Lakeview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1873
14381079	+ Lakeview Loan Servicing, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14514287	+ Santander Consumer USA Inc. dba Chrysler Capital, P.O. Box 961245, Fort Worth, TX 76161-0244
14514645	+ Santander Consumer USA Inc. dba Chrysler Capital, c/o William E. Craig, Esquire, Morton & Craig, LLC, 110 Marter Ave., Suite 301 Moorestown, NJ 08057-3125

TOTAL: 13

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: megan.harper@phila.gov	Jan 26 2022 23:32:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 26 2022 23:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jan 26 2022 23:32:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 26 2022 23:41:17	PYOD LLC, c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14373749	+ Email/PDF: bncnotices@becket-lee.com	Jan 26 2022 23:41:23	American Express, PO Box 981537, El Paso, TX 79998-1537
14391346	Email/PDF: bncnotices@becket-lee.com	Jan 26 2022 23:41:23	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14373750	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jan 26 2022 23:32:00	Cb Indigo, PO Box 4499, Beaverton, OR 97076-4499
14373753	Email/PDF: creditonebknotifications@resurgent.com	Jan 26 2022 23:41:24	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
14408154	Email/PDF: resurgentbknotifications@resurgent.com	Jan 26 2022 23:41:13	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14559906	Email/Text: cashiering-administrationservices@flagstar.com	Jan 26 2022 23:32:00	Lakeview Loan Servicing, LLC, C/O FLAGSTAR

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Jan 26, 2022

Form ID: pdf900

Total Noticed: 26

BANK, FSB, 5151 Corporate Drive, Troy, MI  
48098-2639

14377034	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 26 2022 23:41:13	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14388680	Email/Text: bnc-quantum@quantum3group.com	Jan 26 2022 23:32:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
14381483	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 26 2022 23:32:00	Santander Consumer USA, INC., d/b/a Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275

TOTAL: 13

## BYPASSED RECIPIENTS

**The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.**

Recip ID	Bypass Reason	Name and Address
cr	*+	Santander Consumer USA Inc. dba Chrysler Capital, P.O. Box 961245, Fort Worth, TX 76161-0244

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 28, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2022 at the address(es) listed below:**

Name	Email Address
ALBERT J. SCARAFONE, JR.	on behalf of Debtor Frances Espinosa scarafone@comcast.net ascarafone@gmail.com;r39418@notify.bestcase.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
REBECCA ANN SOLARZ	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmllawgroup.com, rsolarz@kmllawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor LakeView Loan Servicing LLC bkgroup@kmllawgroup.com, rsolarz@kmllawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital ecfmail@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 6

**IN RE:**  
FRANCES ESPINOSA

**Chapter 13**

**Debtor**

**Bankruptcy No. 19-15114-ELF**

**ORDER**

**AND NOW**, upon consideration of the Motion to Dismiss Case filed by Kenneth E. West, Standing Trustee, and after notice and hearing, it is hereby **ORDERED** that this case is **DISMISSED** and that any wage orders previously entered are **VACATED**.

Date: January 25, 2022



Honorable Eric L. Frank  
Bankruptcy Judge

Kenneth E. West, Trustee  
P.O. Box 40837  
Philadelphia, PA 19107

Debtor's Attorney:  
ALBERT J SCARAFONE JR ESQUIRE  
1717 SW EDE RD  
SUITE 200  
BLUE BELL, PA 19422

Debtor:  
FRANCES ESPINOSA

823 ROSLYN AVENUE  
GLENSIDE, PA 19038-